
Basic Group Life Insurance

Supplemental Life Insurance

Group Long Term Disability Insurance

Common Carrier Travel & Accident Insurance

Group Legal Services



Learning Objectives

- Provide overview of benefit programs
- Eligibility
- Enrollment Process
- Important Reminders

General Information

- Basic Group Life is paid by the state and Supplemental Life by the employee
- Automatic Enrollment for “Basic” – Effective date is:
 - 1st of following month when PAR is keyed on or before the 10th of the month
 - Example: Coverage effective February 1st when PAR keyed on January 5th
 - 1st of second month when PAR is keyed after the 10th of the month
 - Example: Coverage effective March 1st when PAR keyed on January 20th

Levels of Coverage

Managerial	<ul style="list-style-type: none">• \$50,000 Basic• \$50,000 AD&D
Supervisory	<ul style="list-style-type: none">• \$25,000 Basic• \$25,000 AD&D
Confidential	<ul style="list-style-type: none">• \$25,000 Basic• \$25,000 AD&D
Judges & Staff	<ul style="list-style-type: none">• \$25,000 Basic• \$25,000 AD&D

Pay HIST

MISCELLANEOUS DEDUCTIONS										PAY CL
FM		LAST NAME		PT	CT	AR/WARRANT#		DATE		
0-12-18		363-520-5312-001		0	1			010119		
DED	ORG	AMOUNT		PP	TP					
HEALTH-OPT-OUT-IND										
Ded Org Code		RATE		Rates						
200 004		TD		\$25,000 = \$5.13						
200 005		TD		\$50,000 = \$9.75						
				Age 70 (Reduced Rates)						
				\$12,500 = \$2.81						
				\$50,000 = \$5.13						
200	003	.00	BL	AGY-RU	ST	SHR				
				5.13						

Always verify Pay HIST – After keying appointments, LOA and PAR changes! Contact State Controller's Office or CalHR regarding discrepancies.

Leave of Absence

Contact carrier or CalHR - Provide employee's last work day and estimated return to work date



Notify employees when their pay has stopped – Coverage will be canceled



Contact employee regarding loss of coverage – Employee has 30 days to continue coverage with direct pay

Basic Group Life – Other Information

- Age 70 – Coverage for active enrollees is reduced by 50% on January of the following year
- Accelerated Benefit – Employee with terminal illness can receive partial payment of benefit prior to death
- Involuntary Re-designation - Upon an employee's involuntary change from an excluded to represented:
 - Employing department must pay basic life insurance premiums for 12 months
 - Submit cover memo with employee name and last 4 digits of SSN and check to the carrier

Supplemental Life Insurance

Eligible Parties	<ul style="list-style-type: none">• Employee• Spouse/domestic partner/unmarried children ≤ 23
Employee Coverage	<ul style="list-style-type: none">• Coverage available in \$10K increments• Max – lower of \$750K or 8 x's annual basic pay
Monthly Premiums	<ul style="list-style-type: none">• Based on employee's age; 50¢ admin fee• Adjusted annually on January 1
Dependent Coverage	<ul style="list-style-type: none">• \$20K minimum; \$750 for newborn to six months• Flat rate based on employee's age

Supplemental Life – Other Information

- Coverage continues when employee moves to a rank and file position – can cancel, but no changes
- Employees may cancel supplemental coverage at any time by contacting the carrier
- Annual age/salary update on January 1 – premium changes reflected on December pay warrant
- Separating employees have 30 days to convert basic/supplemental plan to an individual plan
- Benefits are paid according to the standard order of beneficiary the employee filed with the carrier

Important Reminders

- Promptly contact the carrier/CalHR to report the death of a covered employee
- Beneficiaries are not the same as CalPERS
- Notify employees of option to carry benefit into retirement – Employees have 30 days to convert
- Employees should contact the carrier directly to:
 - Submit a claim
 - Obtain a beneficiary form
 - Cancel coverage

Group Long-Term Disability Overview

What is Group Long-Term Disability (LTD)?

- Voluntary, employee-paid plan intended to provide income protection in the event an employee becomes disabled due to an illness or injury and is unable to work for six months or longer

Who is eligible?

- Managerial, supervisory, confidential and exempt employees
- Permanent or probationary, excluded from collective bargaining

Group Long-Term Disability Overview, 2

Level of benefits

- 55% of the first \$18,182
- 65% of the first \$15,385

Enrollment

- Date of Hire (60 days from date of hire)
- Newly Eligible (60 days from date of eligibility)
- Open Enrollment (designated open enrollment period)

Program Details

- Employees can enroll, view and make changes online
 - By visiting Standard Insurance website or by contacting Standard Insurance
- Annual age update on January 1
 - Premium changes due to movement into new age bracket
- Premiums may increase or decrease
 - Appointment to higher salary, range change, merit salary adjustment, general salary adjustment, etc.
- Enrollees may cancel coverage at any time
 - Employees can make changes online or contact Standard Insurance

Program Details, 2

- Leave of Absence (LOA) triggers a six (6) month elimination period before benefits begin
 - Employee must be under continuous care of physician; premiums must be paid by warrant or employee for coverage to continue
 - Premium deduction will be administratively canceled by Standard and within 30 days upon return to work, employee must contact Standard
- Personnel Office notifies carrier of employee Leave of Absence (LOA) or WC claim
 - Should be done prior to six (6) month elimination period
- Pre-Existing Condition Limitations
 - Coverage begins 24 months after effective date of coverage
- No conversion privilege when an employee retires

Program Details, 3

- Employee and/or employer may initiate a claim
 - Contact Standard or CalHR
- Loss of eligibility
 - Employee has 30 days to enroll and is responsible to pay premiums due back to first day of eligibility

Mandatory Transfer to Rank & File

- May enroll in a 24 month direct pay program

Separation / Leave of Absence

- Can convert to a limited individual disability plan

Enrollment Options

- Standard's website - <https://www.standard.com/mybenefits>
- Mail – Send completed form to:

Standard Insurance
900 SW Fifth Avenue
Portland, OR 97204-9805

If employees return forms to the Human Resources Office, direct them to the options above!

New for 2019

- Employees can enroll, view and cancel online
- HR Offices no longer need to complete enrollment forms – Promote employee self-service!
- HR Offices no longer contact State Controller's Office
 - Contact CalHR or Standard Insurance

Coming Later in 2019

- Moving Open Enrollment to September/October
- Discontinuing Safety Rates

Accounts Receivable & Premium Pay

Standard can deduct from pay warrant, with employee approval

Or Employees can send premium payments to:

**Standard Insurance
Attn: Andrea Wiese
900 SW 5th Ave
Portland, OR 97204-9805**

1-888-641-7193

Appeals for LTD

Send a memo with supporting documentation to:

CA Department of Human Resources (CalHR)

Attn: Benefits Division - LTD

1515 S Street, North Building, Suite 500

Sacramento, CA 95811-7258

Email: ltd@calhr.ca.gov

Fax: 855-238-3276

Common Carrier Travel & Accident Insurance

- State paid benefit for certain employees required to travel on state business
- Automatic enrollment for eligible employees
- Covered incidents must take place while:
 - Traveling or short stay of 3 months or less
 - On business
 - In the course of business

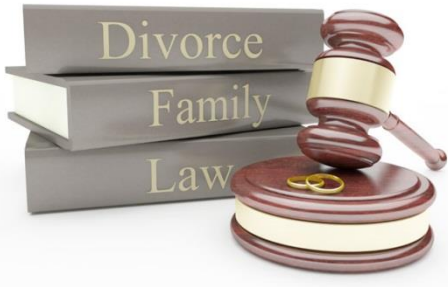


Common Carrier Travel & Accident Insurance, 2

- Benefit levels
 - Up to \$150K (accidental death/dismemberment)
 - Coma Benefit
 - Seatbelt /Airbag - \$2K - \$10K
- Claims filed with Office of Risk Management
(riskmanagement@dgs.ca.gov)

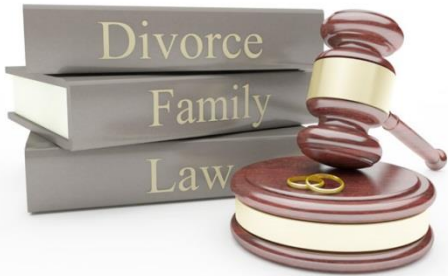


Group Legal Services



- Voluntary benefit that supports a variety of legal matters
- Attorney fees paid 100% for most covered matters
- Access to a nationwide network of 12,000+ attorneys

Group Legal Services, 2



- Access to helpful online resources, guides and documents
- No waiting periods for divorce, bankruptcy, civil actions, etc.
- Enroll directly with Personnel Office during open enrollment
- Individual and family plans with no minimum enrollment periods

Pay Premiums & Appeals

**Don't
Forget!**

Pay Premiums

**ARAG Legal Insurance
500 Grand Avenue, Ste. 100
Des Moines, IA 50309**

(866) 762-0972

Appeals

**CA Dept of Human Resources
(CalHR)
Benefits Division – Group Legal
1515 S Street, North Building,
Suite 500
Sacramento, CA 95811-7258**

Email: grouplegal@calhr.ca.gov

Fax: (855) 238-3276

Program Contact Information

- Group Long Term Disability
 - LTD@calhr.ca.gov
- Basic Group Life Insurance and Supplemental Life Insurance
 - LIFEInsurance@calhr.ca.gov
- Group Legal
 - GroupLegal@calhr.ca.gov
- Common Carrier Travel and Accident Insurance
 - riskmanagement@dgs.ca.gov



Group Exercise

Websites

- CalHR State Employees – State Supervisors/Managers
 - calhr.ca.gov/employees/Pages/basic-group-term-life-insurance
- CalHR State HR Professionals (BAM)
 - calhr.ca.gov/state-hr-professionals/benefits-administration-manual
- CalHR HR Online Manual
 - hrmanual.calhr.ca.gov/Home/ManualItem
- MetLife - metlife.com/soc
- Group Long Term Disability
 - <https://standard.benselect.com/Enroll>
- Group Legal - <https://www.araglegalcenter.com/home/login/index.htm>

Questions

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